

## **Assisted Living or Independent Living?**

One of the hardest transitions in life is moving from your own home to a retirement community. Whether you are making the move—or moving a loved one—the more you know about the process, the easier it becomes. One of the fundamental questions is determining if you need a place that offers Independent Living or if you require an Assisted Living community. You'll also find a few places that have both types of communities under one roof, so you could stay in the same location should you ever need greater assistance.

### **Exactly what is Independent Living?**

Independent Living in a retirement community is designed for those who want to maintain an active lifestyle, socialize with others and have the freedom to come and go, but without the hassles of maintaining a home, driving all the time, or having to cook every meal. These assets help offer peace of mind to those living in Independent Living communities and their families.

Sierra Pointe, a retirement community in North Scottsdale, offers luxury living for retirees. Resident Edith Marcus says that having someone available at a moment's notice is one of the major draws for living in an Independent Living community. She says the best thing for her "is the peace of mind I have from living here. If I need any repairs, I call downstairs and someone is there right away."

Another major peace-of-mind component is to find a retirement community equipped with essentials like open floor plans, private bathrooms with grab bars, and emergency alert buttons in each apartment.

The truly exceptional Independent Living communities are all about giving you choices. You should be able to come and go as you please. If you love to drive, that's not a problem when you live in Independent Living communities. But if you prefer to sit back and let someone else do the work, you should be able to rely on the community for local transportation to doctors, shopping, and points of interest. Don't feel like cooking? Most Independent Living communities offer daily meals. For example, at Scottsdale's Sierra Pointe, there is a free continental breakfast each weekday and a complimentary morning coffee and tea bar. The professional culinary team also serves lunch and dinner (or brunch on the weekends) in an elegant dining room that opens to the patio in good weather.

Look at the range of amenities available when you start narrowing down Independent Living residences. You should find things such as weekly housekeeping, entertainment and outings, and an assortment of fun activities. Here in Arizona, it would be great if the community offers heated pool and spa. Other amenities might include a fitness center, barber shop/salon, computer lab, arts and crafts studio, library, card/games rooms, billiards, and health and wellness center.

Finally, you should take a good look at the actual apartments. You may be able to find a location that offers a variety of floor plans. For example, at Sierra Pointe you can choose from one- or two-bedroom units or a two-bedroom with den. The apartments at Sierra Pointe range from 568 to 1455 square feet, have a covered patio or balcony, washer/dryer, electric kitchen, and individual temperature controls. Take a good look at the apartments. Ideally, you'll find a bright and airy space to call home that affords you the same standard of living you now have.

### **So what is Assisted Living?**

If you want to retain your luxury lifestyle—or ensure that your loved one gets that high-end treatment—but you need more assistance, you should look at Assisted Living options. You should be able to find an Assisted Living residence that offers many of the same amenities as Independent Living, but will ensure that you or your loved one are getting the services necessary for safety and well-being. One of the best arrangements you'll find in an Assisted Living program is a monthly lease that covers housing and the basics with the ability to add extra services as necessary, such as medication management, bathing, dressing and grooming, more frequent wellness checks, or even room service for meals.

The ideal Assisted Living community will have a nurse on call 24 hours a day, will do frequent wellness checks, provide three meals a day plus snacks, and offer different levels of entertainment. At Sierra Pointe, the Assisted Living program provides all of these services and more. Someone will straighten the room each day, make the bed, and perform turn down in the evenings. The staff also provides weekly housecleaning, weekly linen service and laundry service.

As with Independent Living, you should make sure you're comfortable in the Assisted Living apartments. They are usually considerably smaller than Independent Living apartments, but should still provide private bathrooms with grab bars, walk-in showers with seats, emergency response systems, kitchenettes with refrigerator/freezer and microwave, and individual temperature control.

### **Can I Afford a Retirement Community?**

There are two basic types of retirement communities available today. There are buy-in (or Continuing Care Residential Centers—CCRCs) communities and there are rental communities. If you opt for a CCRC, you may have to purchase a buy-in ranging from \$175,000 to more than \$850,000, and then pay monthly fees of \$2000 to \$6000 on top of it.

In rental communities, however, you won't have to purchase a large upfront premium known as a buy-in. For example, Independent Living residents at Sierra Pointe pay a one-time community fee of \$4500, and then sign an annual lease and make monthly rent payments. Rental prices, which include utilities except phone, cable television, most activities and one meal each day, start at \$3,150 for one-bedroom apartments and go up to \$6150 per month for 2-bedroom plus den units. If

there is a second person living in the apartment at Sierra Pointe, there is a \$600 per month fee.

Pricing for Assisted Living communities usually start at a baseline and you can add a la carte services as you need them. For example, at Sierra Pointe monthly rents range from \$4020 for a studio to \$4665 for a large one-bedroom unit. There is a one-time community fee of \$2,500 and a second occupant is \$750 per month. Rates vary on add-on a la carte services. You'll want to look closely at what is included in the base rent at Assisted Living communities and what costs extra. For example, Sierra Pointe has a base rent that is somewhat higher than comparable communities, but they include many of the services—such as wellness checks—that other communities might charge extra for each month.

### **So Where Do I Start?**

Once you have an idea of what types of services you or your loved ones want and need, and to make the transition as easy as possible, you should plan a visit to the retirement communities on your list. Call and make an appointment so you'll have an opportunity to take a look around, meet with the staff, and tour the grounds. This is also a great opportunity to speak to some of the current residents and get familiar with the surrounding community.

If you'd like to check out Sierra Pointe, you can visit online at [sierrapointe.com](http://sierrapointe.com) or make an appointment by calling 480.767.9800. The property is located in North Scottsdale just off the Loop 101 at 14500 N. Frank Lloyd Wright Boulevard.